ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

SIMON GOLDBERG aka THE SPANIARD

YouAndYourCash EmpowerThePeople WhiteRabbitTrust

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1. Executive Summary

This report provides a forensic, ecclesiastical, and legal analysis of the operations led by Simon Goldberg (known as "The Spaniard") under the brands **YouAndYourCash**, **EmpowerThePeople**, and **WhiteRabbitTrust**.

Ecclesia Law classifies this operation as a high-risk **"Recovery Room" scheme** functioning as a **commercialized administrative combat system**. While marketed as financial liberation or "Jedi" training, the methodology relies on **"Aggressive Administrative Attrition"**—harassing creditors into commercial write-offs—rather than lawful debt discharge.

Most critically, the operation promotes a **1099-OID recoupment process** that utilizes a "Debtor" filing method known to trigger federal criminal liability. The scheme is insulated by a "Private Trust" structure to evade consumer protection laws and utilizes unconscionable "gag order" contracts to silence dissent.

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2. The Commercial Front: YouAndYourCash.com

The commercial storefront acts as a funnel, moving users from free "education" to high-ticket "Academy" products using pseudo-legal marketing hooks.

- **The "Remedy" Products:** Goldberg sells specific debt-avoidance courses, such as the **"Get Out of Debt"** webinar (£99.95) and **"Acceptance for Value (A4V) ~ Reloaded"** (£299.99). These are marketed with the claim that they reveal a "Right" the banks have hidden, allowing users to wipe off unsecured debt using "commercial practices".
- **The "Bond" Theory:** The course **"The Birth Certificate & The Bond"** (£69.95) posits that the user is the "SURETY" for the state and that their "energy" (currency) powers the

financial system. It aims to flip this liability by teaching users to act in three capacities: Agent, Trustee, and Bond Servant.

- **The "Cooling Off" Trap:** A critical mechanism in the Terms of Sale is the waiver of rights. Users are told to wait 14 days before accessing materials; however, accessing them immediately (which most desperate debtors do) voids the cooling-off period, ensuring "no refund can be considered".

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3. The Ideological Shield: EmpowerThePeople (ETP)

To avoid regulatory scrutiny, the operation attempts to convert public consumer transactions into private membership agreements.

- **The Corporate Structure:** "Empower The People" operates as **EMPOWER THE PEOPLE TRUSTEES LIMITED** (Company No. 14710127), where Simon Goldberg holds significant control.
- **The "Private" Shift:** Goldberg argues that YouAndYourCash is "NOT a company" but a "private trust foundation" that does not deal with consumers. This is a standard "guru" tactic to evade the **Consumer Rights Act 2015**.
- **The "Jedi" Branding:** The use of terms like "Jedi," "The Force," and "Energy" gamifies the process while allowing Goldberg to claim in court that the materials are "religious" or "philosophical" beliefs rather than professional legal advice.

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4. The Methodology: Combat vs. Remedy

Goldberg's success stories (e.g., wiping £2.2m in debt) are based on **procedural attrition**, not substantive law.

A. The "Paperwork Blizzard" & Cost of Compliance

- **Strategy:** Goldberg utilizes a dense sequence of notices, including Data Subject Access Requests (DSARs) and Notices of Estoppel, to burden the creditor's legal department.

- **The "Marstons" Evidence:** In one of Goldberg's own case examples, the creditor's legal team explicitly cites the "Overriding Objective" (Civil Procedure Rules), which requires courts to deal with cases proportionately.
- **The Reality:** If the process creates £10,000 in legal work for a £1,500 debt, the creditor writes it off. This is a commercial decision, not a legal victory.

B. The "Acceptance" & "Wet Ink" Fallacies

- **The Trick:** Goldberg teaches sending bills back with "Accepted for Value" (A4V) and demanding "wet ink" originals.
- **The Flaw:** Courts routinely reject "wet ink" arguments under the **Civil Evidence Act**, which admits digital records. A4V on a credit statement is legally meaningless. The "wins" occur only because the bank's automated systems reject non-standard paperwork or the bank deems the account "toxic".

C. The Result

- The debt is often "written off" commercially, but a **Default** remains on the user's credit file for 6 years. The user has not discharged the debt; they have simply become **"too annoying to sue"**.

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5. The Dangerous "1099-OID" Trap

The most severe risk identified is the **1099-OID Payment Reclaim Process**, which exposes users to criminal prosecution.

- **The "Debtor" Filing Error:** Goldberg instructs members to use their Passport and Birth Certificate to apply for an ITIN and file tax forms as the "Strawman".
- **The Criminal Liability:** The IRS views a Debtor claiming "OID withheld" from their own bank loans as a "frivolous argument" and a "false claim against the United States". In cases like *United States v. Anderson* and *United States v. Heath*, defendants using this exact method were sentenced to prison.
- **The "Essex Postbox":** Members are told to mail forms to an address in Essex rather than directly to the IRS. Goldberg acts as a "postbox," insulating himself from the fraud while his members take the fall for the false filings.

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6. Operational Abuse: The "Gag & Trap"

- **Indefinite Gag Orders:** The Non-Disclosure Agreement (NDA) explicitly states that it "shall continue in force indefinitely," attempting to strip users of the right to report failures to authorities.
- **"Itchy Trigger Finger":** In leaked emails, Goldberg admits to arbitrary termination of members who ask questions, stating, "I have a very itchy trigger finger and I shoot without asking questions".

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7. Conclusion & Verdict

The **YouAndYourCash / EmpowerThePeople** ecosystem is a sophisticated **Administrative Combat System** designed to sell a fight, not a solution.

- **The "EmpowerThePeople" trust structure protects Goldberg, not you**.
- **The methodology relies on the opponent's weakness** (apathy/cost) rather than the individual's sovereign standing.
- **The 1099-OID process is a known vector for federal prosecution**.

Ecclesia Law Challenge: Ecclesia Law challenges Simon Goldberg to a live, moderated debate to justify instructing members to file 1099-OIDs as "Debtors" (a method known to lead to prison) and to defend his unconscionable "indefinite gag orders" and deceptive practices.

Recommendation: Do not pay Simon Goldberg's organization. Do not sign their NDA. **Do not file 1099s using their templates.**